

**COMMONWEALTH OF KENTUCKY  
DEPARTMENT OF INSURANCE**

***Suggested Study Material  
Consultant Examination***

**LIFE AND HEALTH:**

- \* **Principles of Risk Management and Insurance**, George E. Rejda, 8th Edition. Addison-Wesley Educational Publishers, Inc. 2003. Chapters 1-3, 16-24, 28.
- \*\* **Kentucky Insurance Laws and Regulations**, 2002 Edition.  
This edition contains the Kentucky Insurance Code as amended by the 2002 General Assembly. A list of specific subtitles and statutes that are of particular relevance to consultants licensed for life and health is attached.

**PROPERTY AND CASUALTY:**

- \* **Principles of Risk Management and Insurance**, George E. Rejda, 8th Edition. Addison-Wesley Educational Publishers, Inc. 2003. Chapters 1-3, 7-12, 21, 24, 28.
- \*\* **Kentucky Insurance Laws and Regulations**, 2002 Edition.  
This edition contains the Kentucky Insurance Code as amended by the 2002 General Assembly. A list of specific subtitles and statutes that are of particular relevance to consultants licensed for property and casualty, including health coverage issued by a property or casualty insurer, is attached.
- \* This book may be ordered through the Eastern Kentucky University Bookstore at 859-622-2696. It takes approximately 2-3 weeks to receive the book from the University bookstore.
- \*\* This book may be obtained from the Kentucky Department of Insurance, 215 West Main St., Frankfort, KY 40601. The cost is \$39.00. Make checks payable to the Kentucky State Treasurer. (Kentucky Insurance Laws and Regulations are also available at: <http://doi.ppr.ky.gov>)

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**Relevant Subtitles and Statutes in Kentucky Insurance Laws & Regulations**

Subtitle 9	Agents, Consultants, Solicitors and Adjusters			
	KRS 304.9-010	KRS 304.9-020	KRS 304.9-030	KRS 304.9-040
	KRS 304.9-080	KRS 304.9-090	KRS 304.9-120	KRS 304.9-150 thru 9-210
	KRS 304.9-250	KRS 304.9-260	KRS 304.9-421	KRS 304.9-320 thru 9-370
	KRS 304.9-425			KRS 304.9-440 thru 9-465
	806 KAR 9:020	806 KAR 9:070	806 KAR 9:210	806 KAR 12:010
Subtitle 5	Kinds of Insurance			
	KRS 304.5-010 thru 5-130			

Subtitle 11	Unauthorized Insurers; Prohibitions and Process
Subtitle 12	Trade Practices and Frauds KRS 304.12-010, 12-020, 12-040, 12-060, 12-090, 12-100, 12-110, 12-130, 12-190
Subtitle 14	The Insurance Contract
Subtitle 17	Health Insurance Contracts
Subtitle 17A	Health Benefit Plans
Subtitle 17B	Kentucky Access
Subtitle 18	Group and Blanket Health Insurance
Subtitle 47	Insurance Fraud

Plus, special attention should be given to these specific statutes in other Subtitles of KRS 304:

KRS 304.2-100	KRS 304.2-120	KRS 304.2-140
KRS 304.9-160	KRS 304.2-220	KRS 304.2-230
KRS 304.2-310	KRS 304.2-340	KRS 304.2-360
KRS 304.2-370	KRS 304.99-010	KRS 304.99-020
KRS 304.99-025	KRS 304.99-100	806 KAR 47:020

In addition, **Property and Casualty Consultants** should review and study the following Subtitles:

Subtitle 20	Casualty Insurance Contracts
Subtitle 21	Surety Insurance Contracts
Subtitle 23	Mortgage Guaranty Insurance
Subtitle 30	Insurance Premium Finance Companies
Subtitle 39	Motor Vehicle Reparations Act
Subtitle 44	Mine Subsidence

In addition, **Life and Health Consultants** should review and study the following Subtitles and statutes:

Subtitle 12	Trade Practices and Frauds KRS 304.12-030 (Replacement life insurance; "twisting" prohibited) 806 KAR 12:060 thru 12:080
Subtitle 15	Life Insurance and Annuity Contracts
Subtitle 16	Group Life Insurance
Subtitle 32	Nonprofit Health Service Corporations KRS 304.32-300 through 32-330 (Self-Insured Private Employer Group Health Plans obligations)
Subtitle 38	Health Maintenance Organizations
Subtitle 99	Penalties KRS 304.99-070